

EXHIBIT E

**American General**

Life Companies

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December 13, 2010

Consumer Services Bureau  
c/o New York Insurance Department  
25 Beaver Street  
New York, New York 10004

Re: Bluma Teller  
Policy Numbers: U10024103L & U10025058L  
Dept. File #: CSB-745298

Dear Sir/Madam:

The purpose of this letter is to respond to the complaint made by counsel representing the Family Teller Trust. In the complaint, counsel for the Teller Family Irrevocable Trust ("Trust") alleges that American General Life Insurance Company ("American General") has entered into a scheme to sell New York residents life insurance policies without a license.

The allegations are completely without merit. American International Life Assurance Company of New York and The United States Life Insurance Company in the City of New York are American General entities licensed to sell life insurance policies in the state of New York. The writing agent for the Trust policies, Yoel Epstein, was licensed in both New York and New Jersey at the time the policies were written. From the records, it appears that New Jersey policies were issued to the Trust, the owner of the policies, because the Trust was established in New Jersey. Please find attached records for Policy Numbers U10024103L and U10025058L that reflect a New Jersey Trust.

In addition to the lawsuit referred to by counsel for the Trust, American General has reported the transactions on the policies in question to the New Jersey Office of the Insurance Fraud Prosecutor for investigation.

Please do not hesitate to contact me if I may be of any other assistance.

Very truly yours,



Evan Koch

**American General Life Companies, LLC**  
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